

# CASA MATRIX - GREATER MINNESOTA

## Markets Targeted through CASA Initiatives

### 1. Emerging Markets

- Households of Color or Hispanic Ethnicity.
- Pilots endorsed by the Emerging Markets Homeownership Initiative (EMHI).

### 2. Single Headed Households

- A family with one adult householder, no spouse/partner in the household, and one or more dependents in the household.

### 3. Workforce Housing (see individual initiatives)

- New construction in Target Counties\*
- New construction in approved developments
- Homes sold by government or non-profit agencies
- Homes with long-term affordability including Community Land Trust and deed restricted homes
- Approved employer-based initiatives
- Neighborhood/Community revitalization efforts

\* Greater Minnesota Target Counties: Aitkin, Beltrami, Benton, Blue Earth, Cass, Clay, Crow Wing, Douglas, Goodhue, McLeod, Morrison, Nicollet, Olmsted, Ottertail, Pine, Rice, St. Louis, Stearns, Steele




## Central Minnesota

Geographic Focus	Description of CASA Initiative	Offers:	Lenders / Contacts
		HOME HELP	
<b>Central Minnesota</b> Brainerd	<b>Brainerd Woodridge of Dumbeck Estates BBN</b> <ul style="list-style-type: none"> <li>• This Workforce Housing initiative targets affordable homes in the Woodridge of Dumbeck Estates development.</li> <li>• Community Partners: Central Minnesota Housing Partnership and Lumber One Avon</li> <li>• Lower income and/or house price limit apply. Contact initiative for specific income and house price limits.</li> <li>• Homebuyer Training Required</li> <li>• Initiative Expires on May 1, 2009</li> </ul>	NO	<b>1. Wells Fargo Home Mortgage</b> Becky Eckelman, 218-825-1057 ext.2544
		NO	<b>2. 1st Federal Savings Bank / Homeland</b> Karen Owen, 877-488-8400 Kari Schmidt, 888-201-5450
		NO	<b>3. Bremer Bank</b> Gary Johnson, 218-828-5153 Becky Butcher, 218-855-5546

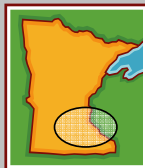
Geographic Focus	Description of CASA Initiative	Offers:	Lenders / Contacts
		HOME HELP	
<b>Central Minnesota</b> Cambridge	<b>Cambridge Heritage Greens BBN</b> <ul style="list-style-type: none"> <li>• This Workforce Housing initiative targets affordable homes in the Heritage Greens development.</li> <li>• Community Partner: Central Minnesota Housing Partnership and Lumber One Avon</li> <li>• Lower income and/or house price limit apply. Contact initiative for specific income and house price limits.</li> <li>• Homebuyer Training Required</li> <li>• Initiative Expires on May 1, 2010</li> </ul>	NO	<b>1. Wells Fargo Home Mortgage</b> Jean Mickelson, 763-689-3048
		NO	<b>2. Bremer Bank</b> Karen DuCharme, 763-569-2617
		NO	<b>3. Mortgages Unlimited, Inc.</b> Angie Gerharson, 763-691-0202
<b>Central Minnesota</b> St. Cloud	<b>Central Minnesota CLT initiative</b> <ul style="list-style-type: none"> <li>• This Workforce Housing initiative targets community land trust homes in the St. Cloud area.</li> <li>• Community Partner: Central Minnesota Housing Partnership</li> <li>• Lower income and/or house price limit apply. Contact initiative for specific income and house price limits.</li> <li>• Homebuyer Training Required</li> <li>• Initiative Expires on January 1, 2010</li> </ul>	NO	<b>1. Wells Fargo Home Mortgage</b> Deb Jensen, 320-259-3520 Patricia Dahl, 320-251-1141
		NO	<b>2. Bremer Bank</b> Dan Stolt, 320-255-7140 Jon Michaud, 320-255-7104 Jackie Wessels, 320-656-3331 Elna Bateman, 320-656-3314
<b>Central Minnesota</b>	<b>CMHP Scattered Site New Home Construction Program</b> <ul style="list-style-type: none"> <li>• This Workforce Housing initiative targets newly constructed homes located in Minnesota Housing Targeted Counties. Gap financing may be available through the Greater Minnesota Housing Fund (GMHF).</li> <li>• Community Partner: Central Minnesota Housing Partnership</li> <li>• Lower income and/or house price limit apply. Contact initiative for specific income and house price limits.</li> <li>• Homebuyer Training Required</li> <li>• Initiative Expires on May 1, 2009</li> </ul>	NO	<b>1. Wells Fargo Home Mortgage</b> Patricia Dahl, 320-251-1141
		NO	<b>2. Bank Vista</b> LouAnn Peterson, 320-257-1973
		NO	<b>3. Bremer Bank</b> Dan Stolt, 320-255-7140 Gary Johnson, 218-828-5153 John Michaud, 320-255-7104 x1104
		NO	<b>4. Liberty Savings Bank</b> Ron Welle, 763-295-4411 Robin Gohman, 320-258-3256
		NO	<b>5. 1st Federal Savings Bank</b> Mari Lou McCormic, 866-612-2265 Erna Folta, 218-316-3765
		NO	<b>6. Central MN Federal Credit Union</b> Jerome Duevel, 320-256-4269
		NO	<b>7. American National Bank of MN</b> Sandy Carlson, 218-824-7924 Dawn Gusin, 320-253-0142

Geographic Focus	Description of CASA Initiative	Offers:	Lenders / Contacts
		HOME HELP	
<b>Central Minnesota</b> Brainerd St. Cloud	<b>Minnesota Housing FHA 203 Streamlined (K)</b> <ul style="list-style-type: none"> <li>The Initiative Targets:               <ul style="list-style-type: none"> <li>Workforce Housing Foreclosure Remediation</li> </ul> </li> <li>Community Partners: Minnesota Housing</li> <li><a href="#">CASA income and house price limits apply</a></li> <li>Homebuyer Training Required</li> <li>Initiative Expires on July 1, 2009</li> </ul>	YES	<b>1. Guaranteed Rate</b> Teddy Bagley, 952-806-5050
		YES	<b>2. Cornerstone Mortgage Company</b> Carrie Guarrero, 952-808-2810
		YES	<b>3. Bremer Bank</b> Sue Elkins, 651-734-4327
<b>Central Minnesota</b> Pequot Lakes	<b>Pequot Lakes Trailside Estate BBN</b> <ul style="list-style-type: none"> <li>This Workforce Housing initiative targets affordable homes in the Trailside Estates development.</li> <li>Community Partner: Central Minnesota Housing Partnership and Car-Col Construction.</li> <li>Lower income and/or house price limit apply. Contact initiative for specific income and house price limits.</li> <li>Homebuyer Training Required</li> <li>Initiative Expires on September 1, 2009</li> </ul>	NO	<b>1. Wells Fargo Home Mortgage</b> Gary Amundson, 218-568-7416 Scott Jackson, 320-616-5751, ext. 11 Melissa Tandeski, 218-825-3119 Becky Eckelman, 218-825-1057, ext. 6923
		NO	<b>2. Bremer Bank</b> Becky Butcher, 218-855-5546 Gary Johnson, 218-829-8781
		NO	<b>3. 1st Federal Savings Bank</b> Kari Schmidt, 877-488-8400
<b>Central Minnesota</b> St. Cloud	<b>St. Cloud Core Neighborhoods</b> <ul style="list-style-type: none"> <li>This Workforce Housing initiative targets affordable homes in core neighborhoods in St. Cloud.</li> <li>Community Partners: St. Cloud Housing &amp; Redevelopment Authority, and Central MN Housing Partnership.</li> <li><a href="#">CASA income and house price limits apply</a></li> <li>Homebuyer Training Required</li> <li>Initiative Expires on August 1, 2009</li> </ul>	YES	<b>1. Wells Fargo Home Mortgage</b> Patricia Dahl, 320-363-0193
		YES	<b>2. Bremer Bank</b> John Michaud, 320-255-7104 ext. 1104
		NO	<b>3. Bank Vista</b> Tom Templin, 320-257-1974
		NO	<b>4. Liberty Savings Bank</b> Robin Gohman, 320-258-3256
		NO	<b>5. Burnet Home Loans</b> Julie Brix, 320-258-6701

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		HOME HELP	
<b>Central Minnesota</b> St. Cloud	<b>St. Cloud Meadows Edge Townhomes</b> <ul style="list-style-type: none"> <li>• This Workforce Housing initiative targets affordable homes in the Meadows Edge Townhomes development.</li> <li>• Community Partners: St. Cloud Housing &amp; Redevelopment Authority, Lumber One Avon and Cheryl Odegard</li> <li>• Lower income and/or house price limit apply. Contact initiative for specific income and house price limits.</li> <li>• Homebuyer Training Required</li> <li>• Initiative Expires on August 1, 2010</li> </ul>	YES	1. Wells Fargo Home Mortgage Deb Jensen, 320-259-3520
		YES	2. Bremer Bank John Michaud, 320-255-7104 x1104
		NO	3. Bank Vista LouAnn Peterson, 320-257-1973
		NO	4. Liberty Savings Bank Robin Gohman, 320-258-3256
<b>Central Minnesota</b> Sherburne County Benton County Stearns County	<b>Tri-Cap Homes</b> <ul style="list-style-type: none"> <li>• This Workforce Housing initiative targets newly constructed homes located in Minnesota Housing Targeted Counties. Gap financing may be available through Minnesota Housing's CRV program and GMHF.</li> <li>• Community Partner: Tri-County Action Program</li> <li>• Lower income and/or house price limit apply. Contact initiative for specific income and house price limits.</li> <li>• Homebuyer Training Required</li> <li>• Initiative Expires on August 1, 2009</li> </ul>	NO	1. Wells Fargo Home Mortgage Deb Jensen, 320-259-3520
		NO	2. Bremer Bank Tim Keller, 320-656-3361
		NO	3. Bank Vista LouAnn Peterson, 320-257-1973
		NO	4. Central MN Federal Credit Union Richard Odenthal, 320-256-4269
		NO	5. First National Bank of Sauk Centre Mike Traeger, 320-352-5211
		NO	6. Bank of the West Jane Welle, 320-234-4516

Geographic Focus	Description of CASA Initiative	Offers:	Lenders / Contacts
		HOME HELP	
	<b>Southwest Minnesota</b>		
<b>Southwest Minnesota</b> Hutchinson	<b>Hutchinson Rolling Meadows East BBN</b> <ul style="list-style-type: none"> <li>This Workforce Housing initiative targets affordable homes located in the Rolling Meadows East development.</li> <li>Community Partner: Hutchinson Housing &amp; Redevelopment Authority</li> <li>Lower income and/or house price limit apply. Contact initiative for specific income and house price limits.</li> <li>Homebuyer Training Required</li> <li>Initiative Expires on July 1, 2010</li> </ul>	NO	<b>1. Wells Fargo Home Mortgage</b> Dan Robertson Joan Johnson Juanita Estrada Paul Garrison } 320-587-5777
		NO	<b>2. Cornerstone Mortgage Company</b> Ian McDonald, 320-587-8111
		NO	<b>3. MidCountry Bank</b> Eric Ziemer, 320-234-4516
		NO	<b>4. First Minnesota Bank</b> Lisa Kirkpatrick, 952-908-3830
<b>Southwest Minnesota</b> Hutchinson	<b>Hutchinson Workforce Housing</b> <ul style="list-style-type: none"> <li>The Initiative Targets: <ul style="list-style-type: none"> <li><a href="#">Single Headed Households</a></li> <li>Workforce Housing – the initiative targets newly constructed and rehabilitated homes located in the city of Hutchinson and in the Rolling Meadows East development.</li> </ul> </li> <li>Community Partner: Hutchinson Housing &amp; Redevelopment Authority</li> <li>Lower income and/or house price limit apply. Contact initiative for specific income and house price limits.</li> <li>Homebuyer Training Required</li> <li>Initiative Expires on February 1, 2010</li> </ul>	YES	<b>1. Wells Fargo Home Mortgage</b> Dan Robertson Joan Johnson Juanita Estrada Paul Garrison } 320-587-5777
		YES	<b>2. Cornerstone Mortgage Company</b> Ian McDonald, 320-587-8111
		NO	<b>3. MidCountry Bank</b> Ryan Dammann, 320-234-4516
		YES	<b>4. First Minnesota Bank</b> Lisa Kirkpatrick, 952-908-3830
<b>Southwest Minnesota</b> Kandiyohi County	<b>Kandiyohi County CASA Initiative</b> <ul style="list-style-type: none"> <li>The Initiative Targets: <ul style="list-style-type: none"> <li><a href="#">Emerging Markets</a></li> <li><a href="#">Single Headed Households</a></li> </ul> </li> <li>Community Partners: Heartland Community Action Agency, HRA In and For the City of Willmar, Kandiyohi County HRA</li> <li><a href="#">CASA income and house price limits apply</a></li> <li>Homebuyer Training Required</li> <li>Initiative Expires on August 1, 2009</li> </ul>	NO	<b>1. Lake Region Bank</b> Lynnette Sommers, 320-214-3025
		NO	<b>2. Heritage Bank</b> Duaine Amundson, 320-214-5507
		NO	<b>3. Home State Bank</b> Matt Behm, 320-222-0060

Geographic Focus	Description of CASA Initiative	Offers:	Lenders / Contacts
		HOME HELP	
<b>Southwest Minnesota</b> Marshall	<b>Marshall Parkway II BBN</b> <ul style="list-style-type: none"> <li>This Workforce Housing initiative targets affordable homes located in the Parkway II development.</li> <li>Community Partner: Southwest Minnesota Housing Partnership</li> <li><a href="#">CASA income and house price limits apply</a></li> <li>Homebuyer Training Required</li> <li>Initiative Expires on September 1, 2010</li> </ul>	NO	<b>1. Wells Fargo Bank</b> Mark Ruud, 507-532-7674
		NO	<b>2. Bremer Bank</b> Deb Blomme, 507-537-0222
<b>Southwest Minnesota</b> Hutchinson	<b>Minnesota Housing FHA 203 Streamlined (K)</b> <ul style="list-style-type: none"> <li>The Initiative Targets: <ul style="list-style-type: none"> <li>Workforce Housing Foreclosure Remediation</li> </ul> </li> <li>Community Partners: Minnesota Housing</li> <li><a href="#">CASA income and house price limits apply</a></li> <li>Homebuyer Training Required</li> <li>Initiative Expires on July 1, 2009</li> </ul>	YES	<b>1. Guaranteed Rate</b> Teddy Bagley, 952-806-5050
		YES	<b>2. Cornerstone Mortgage Company</b> Ian McDonald, 320-587-6002
		YES	<b>3. Bremer Bank</b> Sue Elkins, 651-734-4327

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		HOME HELP	
	Southeast Minnesota		
<u>Southeast Minnesota</u> Albert Lea	<b>Albert Lea Targeted Program</b> <ul style="list-style-type: none"><li>• This Workforce Housing initiative targets homes in the Northwest/ North Central area of the city as part of a community revitalization effort.</li><li>• Community Partners: Albert Lea HRA and Southeast Assoc. of Realtors</li><li>• Lower income and/or house price limit apply. Contact initiative for specific income and house price limits.</li><li>• Homebuyer Training Required</li><li>• Initiative Expires on July 1, 2009</li></ul>	NO	<b>1. Wells Fargo Home Mortgage</b> Deb Uecker, 507-433-5433
		NO	<b>2. American Bank of St. Paul</b> Rhonda Allison, 507-377-7000
<u>Southeast Minnesota</u> Rochester	<b>Community Housing Partnership &amp; Bigelow New Construction</b> <ul style="list-style-type: none"><li>• The Initiative Targets:<ul style="list-style-type: none"><li>◦ <a href="#">Emerging Markets</a></li><li>◦ <a href="#">Single Headed Households</a></li><li>◦ Workforce Housing – the initiative targets newly constructed homes located in Minnesota Housing Targeted Counties.</li></ul></li><li>• Community Partner: Rochester/Olmstead Community Housing</li><li>• <a href="#">CASA income and house price limits apply</a></li><li>• Homebuyer Training Required</li><li>• Initiative Expires on July 1, 2010</li></ul>	NO	<b>1. Wells Fargo Home Mortgage</b> Pamela Bleifus Hatcher, 507-533-7913
		NO	<b>2. Countrywide Bank, FSB</b> Doug Gillard, 507-536-3160
		NO	<b>3. Merchants Bank</b> Kristin Hames, 507-536-3901 Jeanne Struckman, 507-535-1543
		NO	<b>4. Home Federal Savings &amp; Loan</b> Bob Matthews, 507-280-3444 Jeremy Delger, 507-453-6466 Jerry Bloom, 507-535-1297
		NO	<b>5. Eastwood Bank</b> Denise Griffith, 507-252-2866 Kim Novotny, 507-533-6400 Holly Eisenman, 507-634-4444 Christina Wooner, 507-545-2111 Melissa Pedretti, 507-896-3179 Barbara Kompelien, 507-689-2151 DeAnne Begin, 507-932-5001 Mary Stoltman, 504-452-5202

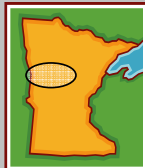
Geographic Focus	Description of CASA Initiative	Offers:	Lenders / Contacts
		HOME HELP	
<b>Southeast Minnesota</b> Rochester	<b>Community Housing Partnership &amp; DeWitz New Construction</b> <ul style="list-style-type: none"> <li>This Workforce Housing initiative targets newly constructed homes located in Minnesota Housing Targeted Counties.</li> <li>Community Partners: Rochester/Olmstead Community Housing Partnership and DeWitz Home Builders</li> <li><a href="#">CASA income and house price limits apply</a></li> <li>Homebuyer Training Required</li> <li>Initiative Expires on July 1, 2010</li> </ul>	NO	<b>1. Wells Fargo Home Mortgage</b> Pamela Bleifus Hatcher, 507-533-7913
		NO	<b>2. Countrywide Bank, FSB</b> Doug Gillard, 507-536-3160
		NO	<b>3. Merchants Bank</b> Kristin Hames, 507-536-3901 Jeanne Struckman, 507-535-1543
		NO	<b>4. Home Federal Savings &amp; Loan</b> Bob Matthews, 507-280-3444 Jeremy Delger, 507-453-6466 Jerry Bloom, 507-535-1297
		NO	<b>5. Eastwood Bank</b> Denise Griffith, 507-252-2866 Kim Novotny, 507-533-6400 Holly Eisenman, 507-634-4444 Christina Wooner, 507-545-2111 Melissa Pedretti, 507-896-3179 Barbara Kompelien, 507-689-2151 DeAnne Begin, 507-932-5001 Mary Stoltman, 504-452-5202
<b>Southeast Minnesota</b> Stewartville	<b>Community Housing Partnership Golfview Village</b> <ul style="list-style-type: none"> <li>The Initiative Targets: <ul style="list-style-type: none"> <li><a href="#">Single Headed Households</a></li> <li>Workforce Housing – New construction condominium units and town home units in the Golfview Village development</li> </ul> </li> <li><a href="#">CASA income and house price limits apply</a></li> <li>Homebuyer Training Required</li> <li>Initiative Expires on July 1, 2009</li> </ul>	NO	<b>Wells Fargo Home Mortgage</b> Pam Hatcher, 507-533-7913




Geographic Focus	Description of CASA Initiative	Offers:	Lenders / Contacts
		HOME HELP	
<b>Southeast Minnesota</b>  Rochester Chatfield Dover Grand Meadow  Kasson Pine Island Plainview Spring Valley Zumbrota	<b>First Homes</b>  <ul style="list-style-type: none"> <li>The Initiative Targets: <ul style="list-style-type: none"> <li><a href="#">Emerging Markets</a></li> <li><a href="#">Single Headed Households</a></li> <li>Workforce Housing – the initiative targets newly constructed homes located in Minnesota Housing Targeted Counties and community land trust homes.</li> </ul> </li> <li>Community Partner: First Homes</li> <li>Lower income and/or house price limit apply. Contact initiative for specific income and house price limits.</li> <li>Homebuyer Training Required</li> <li>Initiative Expires on July 1, 2009</li> </ul>	NO	<b>1. Eastwood Bank</b> Stephanie Field, 507-252-2862 Denise Griffith, 507-252-2866
		YES	<b>2. Wells Fargo Home Mortgage</b> Pamela Bleifus Hatcher, 507-533-7913
		YES	<b>3. Home Federal Savings Bank</b> Bob Matthews, 507-280-3444 Sue Grooters, 507-285-1707 Jenna Koeller, 507-252-7142 Jeremy Delger, 507-454-4912
		YES	<b>4. Merchants Bank</b> Kristin Hames, 507-536-3901 Jeanne Struckman, 507-535-1543
		YES	<b>5. MMCDC</b> Kathy Misson, 218-847-3191
<b>Southeast Minnesota</b>  Mankato	<b>Mankato Home Buyers Club</b>  <ul style="list-style-type: none"> <li>The Initiative Targets: <ul style="list-style-type: none"> <li>Participants in the Mankato Home Buyers Club</li> </ul> </li> <li>Community Partner: Mankato Economic Development Authority</li> <li><a href="#">CASA income and house price limits apply</a></li> <li>Homebuyer Training Required</li> <li>Initiative Expires on July 1, 2009</li> </ul>	YES	<b>1. Wells Fargo Home Mortgage</b> Bradley Brozik, 507-387-9225
		YES	<b>2. Pioneer Bank</b> Denise Nienow, 507-345-7069
		NO	<b>3. ProGrowth Bank</b> Suzanne Greenig, 507-344-1737
		NO	<b>4. Wells Federal Bank</b> Keith Balser, 507-345-4558
		NO	<b>5. US Bank</b> Deanna Henderson, 507-387-9462
		YES	<b>6. Community Bank Mankato</b> Deb Ikier, 507-625-1551

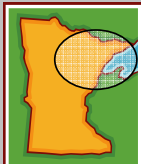
Geographic Focus	Description of CASA Initiative	Offers:	Lenders / Contacts
		HOME HELP	
<b>Southeast Minnesota</b> Mankato	<b>Mankato Workforce Housing</b> <ul style="list-style-type: none"> <li>The Initiative Targets: <ul style="list-style-type: none"> <li><a href="#">Emerging Markets</a></li> <li><a href="#">Single Headed Households</a></li> <li>Workforce Housing – the initiative targets newly constructed homes located in Minnesota Housing Targeted Counties. Employer-based assistance and gap financing through Minnesota Housing's CRV program may also be available.</li> </ul> </li> <li>Community Partner: Mankato Economic Development Authority</li> <li><a href="#">CASA income and house price limits apply</a></li> <li>Homebuyer Training Required</li> <li>Initiative Expires on July 1, 2009</li> </ul>	YES	1. Wells Fargo Home Mortgage Bradley Brozik, 507-387-9225
		YES	2. Pioneer Bank Denise Nienow, 507-345-7069
		NO	3. ProGrowth Bank Suzanne Greenig, 507-344-1737
		NO	4. Wells Federal Bank Keith Balser, 507-345-4558
		NO	5. US Bank Deanna Henderson, 507-387-9462
		YES	6. Community Bank Mankato Deb Ikier, 507-625-1551
<b>Southeast Minnesota</b> Mankato	<b>North Mankato Emerging Markets</b> <ul style="list-style-type: none"> <li>The Initiative Targets: <ul style="list-style-type: none"> <li><a href="#">Emerging Markets</a></li> <li><a href="#">Single Headed Households</a></li> </ul> </li> <li>Community Partner: City of North Mankato</li> <li><a href="#">CASA income and house price limits apply</a></li> <li>Homebuyer Training Required</li> <li>Initiative Expires on January 1, 2010</li> </ul>	YES	1. Wells Fargo Home Mortgage Bradley Brozik, 507-387-9225
		YES	2. Pioneer Bank Denise Nienow, 507-345-7069
		NO	3. Northern Star Bank Rebecca Verr, 507-344-3503
		YES	4. Community Bank Mankato Deb Ikier, 507-625-1551
<b>Southeast Minnesota</b> New Ulm	<b>New Ulm Milford Heights First Addition BBN</b> <ul style="list-style-type: none"> <li>This Workforce Housing initiative targets affordable homes in the Milford Heights First Addition development.</li> <li>Community Partners: Southwest Minnesota Housing Partnership</li> <li><a href="#">CASA income and house price limits apply</a></li> <li>Homebuyer Training Required</li> <li>Initiative Expires on April 1, 2010</li> </ul>	NO	1. Bank Midwest Peter Guggisberg, 507-354-8813
		NO	2. United Prairie Bank Spicer Shannon Hillesheim, 507-359-2001
		NO	3. Frandsen Bank and Trust Lois Aufderheide, 507-233-4700
<b>Southeast Minnesota</b> Owatonna	<b>Owatonna Autumn Hills BBN</b> <ul style="list-style-type: none"> <li>This Workforce Housing initiative targets affordable homes in the Autumn Hills development.</li> <li>Community Partners: Southwest Minnesota Housing Partnership</li> <li><a href="#">CASA income and house price limits apply</a></li> <li>Homebuyer Training Required</li> <li>Initiative Expires on August 1, 2009</li> </ul>	NO	Wells Fargo Home Mortgage Jannell Tufte, 507-455-7516 Roberta Halverson, 507-444-2261

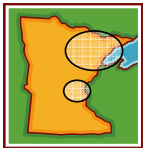
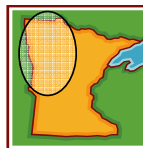

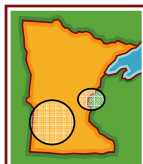
Geographic Focus	Description of CASA Initiative	Offers:	Lenders / Contacts
		HOME HELP	
<b>Southeast Minnesota</b>  Rochester Olmsted County	<b>Rochester Community Housing Partnership</b> <ul style="list-style-type: none"> <li>The Initiative Targets: <ul style="list-style-type: none"> <li><a href="#">Emerging Markets</a></li> <li><a href="#">Single Headed Households</a></li> </ul> </li> <li>Community Partners: Rochester/Olmsted Community Housing Partnership and Southeast Minnesota Association of Realtors</li> <li><a href="#">CASA income (see Olmsted County) and house price limits apply</a></li> <li>Homebuyer Training Required</li> <li>Initiative Expires on December 1, 2009</li> </ul>	YES	<b>1. Wells Fargo Home Mortgage</b> Pamela Bleifus Hatcher, 507-533-7913
		YES	<b>2. Home Federal Savings Bank</b> Bob Matthews, 507-280-3444 Jerry Bloom, 507-535-1209
		YES	<b>3. Merchants Bank</b> Kristin Hames, 507-536-3901 Jeanne Struckman, 507-535-1543
		YES	<b>4. Edina Realty Mortgage</b> Kathy Quandt, 507-529-5170 Vickie Philipps, 507-292-4040
		NO	<b>5. Eastwood Bank</b> Denise Griffith, 507-252-2866 Kim Novotny, 507-533-6400 Holly Eisenman, 507-634-4444 Christina Wooner, 507-545-2111 Melissa Pedretti, 507-896-3179 Barbara Kompelien, 507-689-2151 DeAnne Begin, 507-932-5001 Mary Stoltman, 504-452-5202
<b>Southeast Minnesota</b>  Rochester	<b>Rochester The Gardens Initiative</b> <ul style="list-style-type: none"> <li>The Initiative Targets: <ul style="list-style-type: none"> <li><a href="#">Emerging Markets</a></li> <li><a href="#">Single Headed Households</a></li> <li>Workforce Housing – the initiative targets newly constructed homes in the Gardens development.</li> </ul> </li> <li>Community Partner: Rochester/Olmsted Community Housing Partnership and Century 21 Alpha Realty.</li> <li><a href="#">CASA income and house price limits apply</a></li> <li>Homebuyer Training Required</li> <li>Initiative Expires on September 1, 2009</li> </ul>	YES	<b>1. Merchants Bank</b> Kristin Hames, 507-536-3901 Jeanne Struckman, 507-535-1543
		YES	<b>2. Wells Fargo Home Mortgage</b> Pamela Bleifus Hatcher, 507-533-7913

Geographic Focus	Description of CASA Initiative	Offers: HOME HELP	Lenders / Contacts
	West Central Minnesota		
West Central Minnesota Alexandria	<b>Alexandria's Benefit Banking Employee Assistance Program</b> <ul style="list-style-type: none"><li>This Workforce Housing initiative targets affordable homes sold in the Alexandria area under an employer based initiative.</li><li>Community Partners: Tastefully Simple and Alexandria Extrusion Company</li><li><a href="#">CASA income and house price limits apply</a></li><li>Homebuyer Training Required</li><li>Initiative Expires on November 1, 2009</li></ul>	NO	<b>Bremer Bank</b> Cindy Maanum, 320-762-3705 Gene Meir, 320-762-4740 Doug Jossart, 320-762-3706
West Central Minnesota Alexandria	<b>Alexandria The Trails BBN</b> <ul style="list-style-type: none"><li>This Workforce Housing initiative targets affordable homes in The Trails development.</li><li>Community Partners: Alexandria HRA and Lumber One Avon</li><li>Lower income and/or house price limit apply. Contact initiative for specific income and house price limits.</li><li>Homebuyer Training Required</li><li>Initiative Expires on May 1, 2010</li></ul>	NO	<b>1. Wells Fargo Home Mortgage</b> Tracey Miller, 320-762-5567
		NO	<b>2. Bremer Bank</b> Cindy Maanum, 320-762-3705
West Central Minnesota Moorhead	<b>Moorhead Emerging Markets &amp; Single Headed Household Initiative</b> <ul style="list-style-type: none"><li>The Initiative Targets:<ul style="list-style-type: none"><li><a href="#">Emerging Markets</a></li><li><a href="#">Single Headed Households</a></li></ul></li><li>Community Partners: City of Moorhead, Cultural Diversity Resources, Village Family Service Center and Family Life Credit Services</li><li><a href="#">CASA income and house price limits apply</a></li><li>Homebuyer Training Required</li><li>Initiative Expires on June 1, 2009</li></ul>	YES	<b>1. Wells Fargo Home Mortgage</b> Glen Deeton, 218-287-3475 Vikki Miller Johnson, 218-287-3515 Mike Strege, 701-281-4120
		YES	<b>2. Bremer Bank</b> Amber Nefzger, 701-476-3824
		YES	<b>3. Gate City Federal Savings Bank</b> Jon Lindquist, 701-298-2822
		YES	<b>4. State Bank &amp; Trust</b> Susie Barta, 701-298-1542 Kathy Weiss, 218-233-3107

Geographic Focus	Description of CASA Initiative	Offers:	Lenders / Contacts
		HOME HELP	
<b>West Central Minnesota</b> <hr/> Moorhead	<b>Moorhead Stonemill Ponds BBN</b> <ul style="list-style-type: none"> <li>• This Workforce Housing initiative targets affordable homes in the Stonemill Ponds development.</li> <li>• Community Partners: City of Moorhead, Stonemill Estate LLC, Village Family Service Center, Family Life Credit Services</li> <li>• <a href="#">CASA income and house price limits apply</a></li> <li>• Homebuyer Training Required</li> <li>• Initiative Expires on June 1, 2009</li> </ul>	YES	<b>1. Wells Fargo Home Mortgage</b> Glen Deeton, 218-287-3475 Vikki Miller Johnson, 218-287-3515 Mike Strege, 701-281-4120
		YES	<b>2. Bremer Bank</b> Amber Nefzger, 701-476-3824
		YES	<b>3. Gate City Federal Savings Bank</b> Jon Lindquist, 701-298-2822
		YES	<b>4. State Bank &amp; Trust</b> Susie Barta, 701-298-1542 Kathy Weiss, 218-233-3107
		YES	<b>5. Northwestern Bank NA</b> Jessica Mears, 218-233-2371

Geographic Focus	Description of CASA Initiative	Offers:	Lenders / Contacts
		HOME HELP	
	Northwest Minnesota		
Northwest Minnesota  Beltrami County Bemidji Blackduck Kelliher	<b>Beltrami County Affordable Housing Development Initiative</b> <ul style="list-style-type: none"><li>• The Initiative Targets:<ul style="list-style-type: none"><li>◦ <a href="#">Emerging Markets</a></li><li>◦ <a href="#">Single Headed Households</a></li><li>◦ Workforce Housing – the initiative targets newly constructed and rehabilitated homes located in Minnesota Housing Targeted Counties and homes sold by non-profit organizations and government agencies.</li></ul></li><li>• Community Partners: Headwaters RDC &amp; MMCDC</li><li>• <a href="#">CASA income and house price limits apply</a></li><li>• Homebuyer Training Required</li><li>• Initiative Expires on May 1, 2009</li></ul>	YES	1. MMCDC Kathy Misson, 800-752-6579
		NO	2. First National Bank Joan Nelson, 218-751-2430
		NO	3. Security Bank USA Steve Motzko, 218-751-1510
		NO	4. Wells Fargo Bank Anne Kehoe, 218-759-4604
		NO	5. First Federal Bank/Homeland Curt Lundquist, 218-751-5120
Northwest Minnesota  Park Rapids	<b>Park Rapids Workforce Housing Initiative</b> <ul style="list-style-type: none"><li>• The Initiative Targets:<ul style="list-style-type: none"><li>◦ <a href="#">Emerging Markets</a></li><li>◦ <a href="#">Single Headed Households</a></li><li>◦ Workforce Housing – the initiative targets newly constructed homes located in Minnesota Housing Targeted Counties</li><li>◦ Workforce Housing Foreclosure Remediation</li></ul></li><li>• Community Partners: Headwaters RDC, MMCDC, City of Park Rapids, Minnesota Community Development, Headwaters HDC and LarMac</li><li>• <a href="#">CASA income and house price limits apply</a></li><li>• Homebuyer Training Required</li><li>• Initiative Expires on July 1, 2009</li></ul>	YES	1. MMCDC Kathy Misson, 800-752-6579
		YES	2. Northwoods Bank of MN Steve Kopkie, 218-732-7221 x203
		YES	3. Citizens Bank Vicki Stewart, 218-732-3393
		YES	4. State Bank of Park Rapids Dawn Landstrom, 218-732-3366

Geographic Focus	Description of CASA Initiative	Offers: HOME HELP	Lenders / Contacts
	Northeast Minnesota		
Northeast Minnesota Duluth	<b>Duluth Northern Communities Land Trust</b> <ul style="list-style-type: none"><li>The Initiative Targets:<ul style="list-style-type: none"><li><a href="#">Emerging Markets</a></li><li><a href="#">Single Headed Households</a></li><li>Workforce Housing – the initiative targets community land trust homes.</li></ul></li><li>Community Partner: Duluth Northern Communities Land Trust</li><li>Lower income and/or house price limit apply. Contact initiative for specific income and house price limits.</li><li>Homebuyer Training Required</li><li>Initiative Expires on June 1, 2009</li></ul>	YES	1. North Shore Mortgage Joe Johnson, 218-733-5541
		YES	2. Wells Fargo Home Mortgage Phil Sneve, 218-723-2724
		YES	3. US Bank Home Mortgage Troy Deadrick, 218-723-2820
Northeast Minnesota Duluth	<b>Duluth Workforce Housing</b> <ul style="list-style-type: none"><li>This Workforce Housing initiative targets homes in the following neighborhoods: Central Hillside, East Hillside, Endion, Lincoln Park, West Duluth, Hawk Ridge Estates and Morgan Park.</li><li>Community Partner: Duluth Local Initiatives Support Corporation</li><li><a href="#">CASA income and house price limits apply</a></li><li>Homebuyer Training Required</li><li>Initiative Expires on June 1, 2009</li></ul>	YES	1. North Shore Mortgage Mike Lamminen, 218-733-5543
		YES	2. Wells Fargo Home Mortgage Bob Espenson, 218-723-2724
		YES	3. US Bank Home Mortgage Troy Deadrick, 218-723-2820
Northeast Minnesota Duluth	<b>Minnesota Housing FHA 203 Streamlined (K)</b> <ul style="list-style-type: none"><li>The Initiative Targets:<ul style="list-style-type: none"><li>Workforce Housing Foreclosure Remediation</li></ul></li><li>Community Partners: Minnesota Housing</li><li><a href="#">CASA income and house price limits apply</a></li><li>Homebuyer Training Required</li><li>Initiative Expires on July 1, 2009</li></ul>	YES	1. Guaranteed Rate Teddy Bagley, 952-806-5050
		YES	2. Cornerstone Mortgage Company Carrie Guarrero, 952-808-2810

Geographic Focus	Description of CASA Initiative	Offers:	Lenders / Contacts
		HOME HELP	
Multiple Minnesota Region Initiatives			
<b>Northeast Minnesota</b> <b>Twin Cites Metro Area</b> 	<b>Cornerstone New Construction Northeast Metro &amp; Duluth</b> <ul style="list-style-type: none"><li>• This Workforce Housing initiative targets newly constructed homes located in Minnesota Housing Targeted Counties and community land trust homes. The CLT partner is the Northern Communities Land Trust in Duluth.</li><li>• Community Partners: Neighborhood Housing Services of Duluth, Central Minnesota Housing and Community Housing Partnerships</li><li>• <a href="#">CASA income and house price limits apply</a></li><li>• Homebuyer Training Required</li><li>• Initiative Expires on June 1, 2009</li></ul>	<b>YES</b>	<b>Cornerstone Mortgage Company</b> Alec Grebis, 952-808-2829
<b>Northwest Minnesota</b> <b>West Central Minnesota</b> 	<b>MMCDC NW/WC Region Emerging Markets</b> <ul style="list-style-type: none"><li>• The Initiative Targets:<ul style="list-style-type: none"><li>◦ <a href="#">Emerging Markets</a></li><li>◦ <a href="#">Single Headed Households</a></li></ul></li><li>• Community Partners: MMCDC, Mahube Community Council, Otter-Tail Wadena Community Action &amp; White Earth Investment Initiative</li><li>• <a href="#">CASA income and house price limits apply</a></li><li>• Homebuyer Training Required</li><li>• Initiative Expires on June 1, 2009</li></ul>	<b>YES</b>	<b>1. MMCDC</b> Kathy Misson, 218-847-3191
		<b>YES</b>	<b>2. Community Development Bank of Ogema</b> Kevin Shipley, 218-983-3241
<b>Northwest Minnesota</b> <b>West Central Minnesota</b> 	<b>MMCDC NW/WC Region New Construction</b> <ul style="list-style-type: none"><li>• The Initiative Targets:<ul style="list-style-type: none"><li>◦ <a href="#">Single Headed Households</a></li><li>◦ Workforce Housing – the initiative targets newly constructed homes sold by non-profit organizations in 23 regional rural cities.</li></ul></li><li>• Community Partners: MMCDC, Mahube Community Council, White Earth Investment Initiative &amp; numerous nonprofit community partners</li><li>• <a href="#">CASA income and house price limits apply</a></li><li>• Homebuyer Training Required</li><li>• Initiative Expires on June 1, 2009</li></ul>	<b>YES</b>	<b>1. MMCDC</b> Kathy Misson, 218-847-3191
		<b>YES</b>	<b>2. Community Development Bank of Ogema</b> Kevin Shipley, 218-983-3241
<b>Southwest Minnesota</b> <b>Twin Cities Metro Area</b> 	<b>First Minnesota Bank Mortgage Outreach Program</b> <ul style="list-style-type: none"><li>• The Initiative Targets:<ul style="list-style-type: none"><li>◦ <a href="#">Emerging Markets</a></li></ul></li><li>• Community Partners: Neighborhood Housing Services of Minneapolis, Edina Realty, RE/Max Realty, Seneca Foods Corporation, Hutchinson Technology Inc.</li><li>• <a href="#">CASA income and house price limits apply</a></li><li>• Homebuyer Training Required</li><li>• Initiative Expires on October 1, 2009</li></ul>	<b>YES</b>	<b>First Minnesota Bank</b> Lisa Kirkpatrick, 952-908-3830 Cory Nuest, 763-271-7216 Cindy Doran, 763-271-7203 Tom Frederick, 763-684-4562 Nicole Angelo, 320-864-1601